

REMARKS/ARGUMENTS

It is requested that the foregoing amendment be entered pursuant to the provisions of 37 C.F.R. §1.116.

Claims 1, 2, 11-27, and 36-52 are pending in the application, of which claims 1, 2, 11-27, and 36-50 are withdrawn from consideration. Claims 51 and 52 are rejected as obvious over Richards (U.S. Patent No. 6,539,361). In addition, the Examiner objects to the length of the Abstract and considers that claims 51 and 52 are not in proper method claim format.

Abstract Amendment

The foregoing amendment of the Specification overcomes the Examiner's objection to the length of the Abstract.

Claim Amendments

While not formally objecting, the Examiner considers that the second limitation in each of claims 51 and 52 is not in proper method claim format in that instead of 'selectively associating said session request ...', the limitations should read 'associating selectively said session request' With all due respect, switching positions of the verb and adverb as suggested by the Examiner merely makes the claim language even more awkward without changing its meaning. Nevertheless, the foregoing amendment changing 'selectively associating said session request...' to 'associating selectively said session request...' removes any possible objection.

Claim Rejections – 35 U.S.C. 103(a)

While the Examiner concedes that Richards fails to disclose ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a vision impaired or vision unimpaired user as recited in claims 51 and 52, the Examiner now claims that "receiving a session request from a user using a transaction card at an interactive interface to access said self-service financial transaction device and ascertaining from the transaction card a status of the user a

customer or non-customer and a status of the user as a local or international user”, as recited in claims 51 and 52, is not a claim limitation and that it would be necessary to include a claim limitation “that the user is visually impaired or vision impaired” to distinguish Richards.

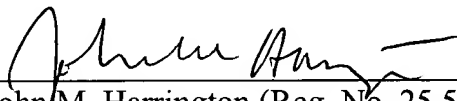
It is suggested that the Examiner may want to reconsider the illogic of the foregoing and withdraw the finality of the rejection.

Conclusion

For the foregoing reasons, it is submitted that the proposed amendments comply with 37 C.F.R. 1.116 and should therefore be entered, and that with entry of the amendments and in view of these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The Examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

Date: 4/26/07


John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

Kilpatrick Stockton LLP
607 14th Street, NW, Suite 900
Washington, DC 20005
(202) 508-5800